

## Memorandum

**TO:** Current COBRA Participants **FROM:** Employee Benefits Team

**Human Resources** 

**SUBJECT: 2011 Open Enrollment Benefit DATE:** 10/15/2010

**Information for COBRA Participants** 

## **Important Information:**

• COBRA 2011 Open Enrollment Period: Nov 23, 2010 – Dec 22, 2010

• Rates for Health, Dental, and Vision plans are changing effective January 1, 2011

- You may make changes to medical, dental, vision and EAP plans. **Please note**: You cannot enroll in a health, dental, vision and/or EAP plan unless you are currently carrying those types of coverage. For example, if you are currently enrolled in a health and a dental plan, but not in a vision plan, you cannot enroll in a vision plan during Open Enrollment.
- You may add or drop qualified dependents, including a domestic partner and domestic partner's children.
- New for 2011: Opportunity to enroll or re-enroll adult children under the age of 26 Under recent Health Care Reform, the definition of "dependent coverage" for medical insurance has been amended to include adult children under age 26, even if the adult child is married. Therefore, if you have an adult child under age 26 whose coverage ended, or who was previously denied coverage (or was not eligible for coverage), because coverage for dependent children under the plan previously ended before they were age 26, that adult child is now eligible to enroll or re-enroll in the City's health plans with Kaiser and Blue Shield. You may request enrollment for such children who are under age 26 during your open enrollment period, November 23 – December 22, 2010. Enrollment will be effective as of January 1, 2011.
- Deadline for accepting COBRA Open Enrollment change form is December 22, 2010. Forms received after Dec 22, 2010 cannot be accepted for change effective January 1, 2011.
- Complete the COBRA 2011 Open Enrollment form only if you would like to make an Open Enrollment change effective January 1, 2011. Please note that the choice you make on this form will remain in effect throughout the remaining 2011 calendar year.
  - Return your completed enrollment form no later than December 22, 2010. You can deliver or mail it to:

City of San José – Human Resources ATTN: Benefits/COBRA 200 E. Santa Clara St., 2<sup>nd</sup> Floor Wing

San José, CA 95113

OR

FAX it to: (408) 999-0862